



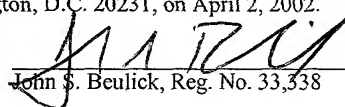
PATENT
17243-00042

IN THE UNITED STATES OFFICE OF PATENTS AND TRADEMARKS

Applicant: Keyes et al. :
Serial Number: 10/035,968 : Group Art Unit: 2164
Filed: December 31, 2001 : Examiner:
For: METHODS AND SYSTEMS FOR :
ASSESSING LOAN PORTFOLIOS :

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Missing Parts, Commissioner for Patents, Washington, D.C. 20231, on April 2, 2002.


John S. Beulick, Reg. No. 33,338

RESPONSE TO NOTICE TO FILE MISSING PARTS

Box Missing Parts
Commissioner for Patents
Washington, D.C. 20231

Sir:

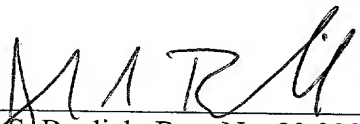
In response to the Notice to File Missing Parts of Nonprovisional Application dated February 6, 2002, enclosed are fully executed Declaration and Powers of Attorney. Also enclosed is the Part 2 - Copy to be Returned with Response to the Notice to File Missing Parts of Nonprovisional Application.

Also in response to the Notice to File Missing Parts of Nonprovisional Application, enclosed please find thirteen (13) sheets of formal drawings in compliance with 37 CFR 1.84.

PATENT
17243-00042

The Commissioner is hereby authorized to charge the surcharge of \$130 to Deposit
Account Number 01-2384. A duplicate copy of this letter is enclosed.

Respectfully submitted,



John S. Beulick, Reg. No. 33,338
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/035,968	12/31/2001	Tim Kerry Keyes	17243-00042

CONFIRMATION NO. 3148

FORMALITIES LETTER



OC00000007432870

John S. Beulick
Armstrong Teasdale LLP
Suite 2600
One Metropolitan Sq.
St. Louis, MO 63102

Date Mailed: 02/06/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

Karla Quintus

04/15/2002 KBERNE 00000096 012384 10035768
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Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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